

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Randall Scott McKillop  
Lisa Marie McKillop  
Debtors

Case No. 17-00749-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Dec 01, 2021

User: AutoDocket  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 43

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2021:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Randall Scott McKillop, Lisa Marie McKillop, 548 Sweetwater Drive, Palmyra, PA 17078-8641  |
| cr       | + First National Bank of Pennsylvania, c/o Kathryn L. Mason, Esquire, P.O. Box 650, Hershey, PA 17033-0650   |
| cr       | + Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067  |
| cr       | + Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386  |
| 4889245  | + CARMAX BUSINESS SERVICES LLC, BANKRUPTCY NOTICES, 225 CHASTAIN MEADOWS COURT, KENNESAW, GA 30144-5897  |
| 4894394  | ++ FIRST NATIONAL BANK OF PENNSYLVANIA, ATTN JOSIE MOCKER, 4140 EAST STATE STREET, HERMITAGE PA 16148-3401 address filed with court:, First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148 |
| 4889253  | + FNB OF PENNSYLVANIA, 4140 EAST STATE STREET, HERMITAGE, PA 16148-3401  |
| 4941949  | + Farm Service Agency, 146 Stoney Creek Dr Ste 1, Mifflintown, PA 17059-8097   |
| 4906407  | + M&T Bank, PO Box 1508, Buffalo, NY 14240-1508  |
| 4889259  | + MICHAEL JON DALEY & BURTON D MORRIS, BOX 5810, HARRISBURG, PA 17110-0810   |
| 5415946  | + Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720   |
| 5415947  | + Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St. Greenwood Village, Colorado 80111-4720                                   |
| 5166527  | + Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720  |

TOTAL: 13

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address              | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| 4889242  | + EDI: AMEREXPR.COM                     | Dec 01 2021 23:48:00 | AMEX, PO BOX 297871, FORT LAUDERDALE, FL 33329-7871   |
| 4922838  | EDI: BECKLEE.COM                        | Dec 01 2021 23:48:00 | American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 4889243  | + EDI: TSYS2                            | Dec 01 2021 23:48:00 | BARCLAY'S BANK DE (JUNIPER), 125 S WEST ST, WILMINGTON, DE 19801-5014                       |
| 4889244  | EDI: CAPITALONE.COM                     | Dec 01 2021 23:48:00 | CAPITAL ONE (BANKRUPTCY NOTIFICATION) (p. PO BOX 30285, SALT LAKE CITY, UT 84130-0285       |
| 4889246  | EDI: WFNNB.COM                          | Dec 01 2021 23:48:00 | CB/BON, BK NOTICES, PO BOX 182125, COLUMBUS, OH 43218-2125                                  |
| 4889249  | + EDI: COMCASTCBLCENT                   | Dec 01 2021 23:48:00 | COMCAST CABLE (BK Notices), 1555 SUZY ST, LEBANON, PA 17046-8318                            |
| 4889250  | EDI: PENNDEPTREV                        | Dec 01 2021 23:48:00 | COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946  |
| 4889250  | Email/Text: RVSVCBICNOTICE1@state.pa.us | Dec 01 2021 18:48:00 | COMM OF PA DEPT OF REVENUE, BUREAU  |

|         |  |                      |  |
|---------|--|----------------------|--|
|         |  |                      | OF COMPLIANCE, PO BOX 280946,<br>HARRISBURG, PA 17128-0946   |
| 4889251 | + Email/PDF: creditonebknottifications@resurgent.com   | Dec 01 2021 18:53:35 | CREDITONE BANK, PO BOX 98872, LAS<br>VEGAS, NV 89193-8872  |
| 4918245 | Email/PDF: MerrickBKNotifications@Resurgent.com        | Dec 01 2021 18:52:30 | CW Nexus Credit Card Holdings I, LLC,<br>Resurgent Capital Services, PO Box 10368,<br>Greenville, SC 29603-0368                  |
| 4938650 | EDI: BL-BECKET.COM                                     | Dec 01 2021 23:48:00 | Capital One, N.A., c/o Becket and Lee LLP, PO<br>Box 3001, Malvern PA 19355-0701   |
| 4889262 | Email/Text: ra-li-occ-esbkpt-hbg@pa.gov                | Dec 01 2021 18:48:00 | UNEMP COMP OVERPAYMENT MATTERS,<br>DEPT OF L&I - OFFICE OF CHIEF COUNSEL,<br>651 BOAS STREET 10TH FLOOR,<br>HARRISBURG, PA 17121 |
| 4894394 | Email/Text: ElectronicBankruptcyNotices@fnb-corp.com   | Dec 01 2021 18:48:00 | First National Bank of Pennsylvania, 4140 E. State<br>Street, Hermitage, PA 16148  |
| 4889253 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | Dec 01 2021 18:48:00 | FNB OF PENNSYLVANIA, 4140 EAST STATE<br>STREET, HERMITAGE, PA 16148-3401   |
| 4889254 | EDI: IRS.COM   | Dec 01 2021 23:48:00 | INTERNAL REVENUE SERVICE - CIO, PO<br>BOX 7346, PHILADELPHIA, PA 19101-7346  |
| 4889247 | Email/Text: info@pamd13trustee.com                     | Dec 01 2021 18:48:00 | CHARLES J DEHART, III, ESQ., 8125 ADAMS<br>DRIVE STE A, HUMMELSTOWN PA 17036   |
| 4889248 | EDI: JPMORGANCHASE                                     | Dec 01 2021 23:48:00 | CHASE, 800 BROOKSEdge BLVD,<br>WESTERVILLE, OH 43081   |
| 4889256 | + Email/Text: PBNCNotifications@peritussservices.com   | Dec 01 2021 18:48:00 | KOHL'S/CAPONE, COLLECTION<br>DEPARTMENT, PO BOX 3084, MILWAUKEE,<br>WI 53201-3084  |
| 4889257 | Email/Text: camanagement@mtb.com                       | Dec 01 2021 18:48:00 | M&T BANK, 1100 WEHRLE DRIVE,<br>WILLIAMSVILLE, NY 14221  |
| 4918244 | Email/PDF: MerrickBKNotifications@Resurgent.com        | Dec 01 2021 18:53:35 | MERRICK BANK, Resurgent Capital Services,<br>PO Box 10368, Greenville, SC 29603-0368   |
| 4889258 | + Email/PDF: MerrickBKNotifications@Resurgent.com      | Dec 01 2021 18:52:30 | MERRICK BANK COURT NOTICES, PO BOX<br>9201, OLD BETHPAGE, NY 11804-9001  |
| 4943848 | EDI: PRA.COM   | Dec 01 2021 23:48:00 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541   |
| 4891415 | + EDI: RECOVERYCORP.COM                                | Dec 01 2021 23:48:00 | PRA Receivables Management, LLC, PO Box<br>41021, Norfolk, VA 23541-1021   |
| 4932432 | EDI: Q3G.COM   | Dec 01 2021 23:48:00 | Quantum3 Group LLC as agent for, MOMA<br>Funding LLC, PO Box 788, Kirkland, WA<br>98083-0788                                     |
| 4889261 | + Email/Text: kab@jsdc.com                             | Dec 01 2021 18:48:00 | SCOTT A DIETTERICK, ESQUIRE, JAMES,<br>SMITH, DIETTERICK & CONNELLY LLP, PO<br>BOX 650, HERSHEY, PA 17033-0650                   |
| 4906241 | + EDI: DRIV.COM  | Dec 01 2021 23:48:00 | Santander Consumer USA Inc., P.O. Box 560284,<br>Dallas, TX 75356-0284   |
| 4889263 | + Email/Text: ra-li-occ-esbkpt-hbg@pa.gov              | Dec 01 2021 18:48:00 | UNEMPL COMP TAX MATTERS,<br>HARRISBURG CASES L&I OFF CHIEF<br>COUNSEL, 651 BOAS STREET 10TH FLOOR,<br>HARRISBURG, PA 17121-0751  |
| 4889252 | EDI: USBANKARS.COM                                     | Dec 01 2021 23:48:00 | ELAN FINANCIAL SERVICES, PO BOX 108,<br>SAINT LOUIS, MO 63166-9801   |
| 4889264 | + EDI: USDARHS.COM                                     | Dec 01 2021 23:48:00 | USDA, RURAL HOUSING SERVICE,<br>CENTRALIZED SERVICING CENTER, PO<br>BOX 66511, SAINT LOUIS, MO 63166-6511                        |
| 4889265 | EDI: WFFC.COM  | Dec 01 2021 23:48:00 | WELLS FARGO CARD SERVICES, PO BOX  |

14517, DES MOINES, IA 50306-3517

|         |                 |                      |   |
|---------|-----------------|----------------------|---|
| 4889266 | + EDI: WFFC.COM | Dec 01 2021 23:48:00 | WELLS FARGO HOME MORTGAGE, ATTN: BANKRUPTCY MAIL, MAC# X7801-014, 3476 STATEVIEW BLVD, FORT MILL, SC 29715-7203   |
| 4897031 | + EDI: WFFC.COM | Dec 01 2021 23:48:00 | Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663 |
| 4904422 | + EDI: WFFC.COM | Dec 01 2021 23:48:00 | Wells Fargo Bank, N.A., Business Direct Division, P.O. Box 29482, Phoenix, AZ 85038-9482                          |

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       | *+            | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                   |
| cr       | *+            | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| cr       | *+            | Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067  |
| 5166528  | *+            | Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 4889255  | ##+           | KEARES ELECTRICAL CONTRACTING INC, 633 JEFFERS CIRCLE, EXTON, PA 19341-2540             |
| 4889260  | ##            | NATIONWIDE CREDIT INC, PO BOX 26314, LEHIGH VALLEY, PA 18002-6314                       |

TOTAL: 0 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2021      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2021 at the address(es) listed below:

| Name                          | Email Address   |
|-------------------------------|---|
| Dorothy L Mott                | on behalf of Debtor 2 Lisa Marie McKillop DorieMott@aol.com<br>karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com    |
| Dorothy L Mott                | on behalf of Debtor 1 Randall Scott McKillop DorieMott@aol.com<br>karagendronecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com;bethsnyderecf@gmail.com;ecf.mottgendron@gmail.com |
| Jack N Zaharopoulos (Trustee) | TWecf@pamd13trustee.com   |
| Kara Katherine Gendron        | on behalf of Debtor 2 Lisa Marie McKillop<br>karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com                              |

District/off: 0314-1  
Date Rcvd: Dec 01, 2021

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 43

Kara Katherine Gendron

on behalf of Debtor 1 Randall Scott McKillop  
karagendronecf@gmail.com;doriemott@aol.com;bethsnyderecf@gmail.com;mottgendronecf@gmail.com;ecf.mottgendron@gmail.com

Kathryn Leanne Mason

on behalf of Creditor First National Bank of Pennsylvania klm@jsdc.com cls@jsdc.com;eaf@jsdc.com;jnr@jsdc.com

Thomas I Puleo

on behalf of Creditor United States Department of Agriculture Farm Service Agency tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com

United States Trustee

ustpre03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1                      Randall Scott McKillop  
First Name    Middle Name    Last Name

Debtor 2                      Lisa Marie McKillop  
(Spouse, if filing)        First Name    Middle Name    Last Name

United States Bankruptcy Court    Middle District of Pennsylvania

Case number:    **1:17-bk-00749-HWV**

Social Security number or ITIN    xxx-xx-1594  
EIN    --

Social Security number or ITIN    xxx-xx-0815  
EIN    --

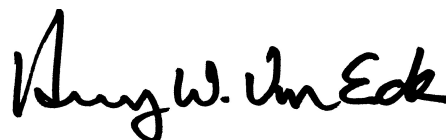
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Randall Scott McKillop

Lisa Marie McKillop

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Courtney Wojtowicz, Deputy Clerk

12/1/21**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**